UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Authorized Agent for Secured Creditor 130 Clinton Road, Lobby B, Suite 202 Fairfield, NJ 07004

Telephone: 973-575-0707 Facsimile: 973-404-888

Aleisha C. Jennings (049302015)

In Re:

Jagmohan Vasudeva,

Debtor,

Meena Vasudeva,

Joint Debtor.

Order Filed on November 22, 2022 by Clerk U.S. Bankruptcy Court

District of New Jersey

Case No.: 22-14193-CMG

Chapter: 13

Hearing Date: September 21, 2022

Judge: Christine M. Gravelle

ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO CONFIRMATION OF DEBTOR'S CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through four (4), is hereby ORDERED.

DATED: November 22, 2022

Honorable Christiné M. Gravelle United States Bankruptcy Judge

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THIS MATTER having come before the Court on Secured Creditor's, LOANCARE, LLC, Objection to Confirmation of Debtor's Chapter 13 Plan by and through its counsel, Robertson, Anschutz, Schneid, Crane & Partners, PLLC, as to the real property commonly known as 6 Mimi Drive, Monroe, NJ 08831 (the "Subject Property"), and Eugene D. Roth representing Jagmohan Vasudeva and Meena Vasudeva ("Debtor(s)"), and for good cause it is **ORDERED** that Secured Creditor's Objection to Confirmation of Debtor's Chapter 13 Plan is resolved, subject to the following conditions:

For good cause shown, it is **ORDERED** that Secured Creditor's Objection is resolved, subject to the following conditions:

- 1. This order shall be incorporated in and become a part of any Order Confirming the Chapter 13 Plan in the herein matter.
- 2. This Order vacates the Order entered on October 25, 2022 as Docket Entry #42.
- 3. The Debtor acknowledges the pre-petition arrearage owed to Secured Creditor is \$231,531.35 pursuant to Secured Creditor's Proof of Claim 7-1 filed on August 2, 2022.
- 4. Debtor shall complete the loss mitigation process by December 20, 2022, or as extended by court order.
- 5. While loss mitigation is pending, Debtor shall remit monthly adequate protection payments to Secured Creditor in the amount of \$2,750.00.
- 6. Secured Creditor shall retain its first mortgage lien on the Property and none of its rights are being modified.
- 7. The Chapter 13 Trustee shall make payments to Secured Creditor toward the pre-petition arrears while loss mitigation is pending.
- 8. In the event loss mitigation is denied, the Debtor shall have 15 days from the date decision is rendered to: 1) file an amended Chapter 13 Plan to cure the pre-petition arrears as stated in paragraph 2 above, or 2) to convert the Chapter 13 petition to a Chapter 7 petition, 3)

surrender the property, and/or 4) proceed with this bankruptcy case as deemed appropriate by the court.

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United States Bankruptcy Court District of New Jersey

In re: Case No. 22-14193-CMG

Jagmohan Vasudeva Chapter 13

Meena Vasudeva

Debtors

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 2
Date Rcvd: Nov 22, 2022 Form ID: pdf903 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2022:

Recipi ID Recipient Name and Address

db/jdb + Jagmohan Vasudeva, Meena Vasudeva, 6 Mimi Drive, Monroe, NJ 08831-3528

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2022 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2022 at the address(es) listed

below:

Name Email Address

Albert Russo

docs@russotrustee.com

Aleisha Candace Jennings

on behalf of Creditor LOANCARE LLC ajennings@raslg.com

Brian C. Nicholas

on behalf of Creditor MEB Loan Trust bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com

Denise E. Carlon

on behalf of Creditor MEB Loan Trust dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Eugene D. Roth

on behalf of Joint Debtor Meena Vasudeva erothesq@gmail.com

Eugene D. Roth

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District/off: 0312-3 User: admin Page 2 of 2
Date Rcvd: Nov 22, 2022 Form ID: pdf903 Total Noticed: 1

on behalf of Debtor Jagmohan Vasudeva erothesq@gmail.com

R. A. Lebron

on behalf of Creditor Select Portfolio Servicing Inc., as servicer for MEB Loan Trust bankruptcy@fskslaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital ecfmail@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 9